

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Dean R Pope
Christine Pope
Debtor(s)

Bankruptcy Case No.: 17-21325-CMB
Issued Per Nov. 16, 2017 Proceeding
Chapter: 13
Docket No.: 50 – 25, 37, 39
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated August 31, 2017 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,721 as of December 2017. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Wilmington Savings Fund Society at Claim No. 11 .
- ☒ H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: November 27, 2017

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Dean R Pope
 Christine Pope
 Debtors

Case No. 17-21325-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: 149

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 Total Noticed: 46

Date Rcvd: Nov 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2017.

db/jdb
 cr +Dean R Pope, Christine Pope, 260 Mohawk Dr, McKeesport, PA 15135-3124
 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14394383 ++AARON S INC, PO BOX 100039, KENNESAW GA 30156-9239
 (address filed with court: Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw,
 Kennesaw, GA 30144)
 14678825 ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
 (address filed with court: AmeriCredit Financial Services, Inc., dba GM Financial,
 P O Box 183853, Arlington, TX 76096)
 14400423 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
 Arlington, TX 76096-3853
 14643001 +Bank of America N.A., P O Box 982284, El Paso, TX 79998-2284
 14394392 +Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
 14394394 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238)
 14394393 +Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
 14394396 +Carrington Mortgage Se, 1600 S Douglass Rd Ste 2, Anaheim, CA 92806-5951
 14394399 +Clear Spring Loan Serv, 18451 N Dallas Pkwy Ste, Dallas, TX 75287-5202
 14413621 +Comcast Cable, PO Box 3005, Southeastern, PA 19398-3005
 14395267 +Credit Acceptance, 25505 W.12 Mile Rd., Suite 3000, Southfield, MI 48034-8331
 14394400 +Credit Acceptance, Po Box 513, Southfield, MI 48037-0513
 14683826 Directv, LLC, by American InfoSource LP as agent, PO Box 5008,
 Carol Stream, IL 60197-5008
 14394403 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 14394405 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
 14688302 +Flex Check, Williamson and Brown, LLC, 4691 Clifton Pkwy, Hamburg, NY 14075-3201
 14394406 +Gm Financial, Po Box 181145, Arlington, TX 76096-1145
 14394407 +Homeward Residential, 1525 S Belt Line Rd, Coppell, TX 75019-4913
 14394414 +Midwest Recovery Syste, 2747 W Clay Street, Saint Charles, MO 63301-2557
 14413635 #+Ohio Auto Loans, 1039 Boardman Portland Road, Youngstown, OH 44514-1929
 14521819 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue,
 Pittsburgh, PA 15233-1828
 14394419 +Td Auto Finance, Po Box 9223, Farmington, MI 48333-9223
 14394420 +Thinkcashfbd, Brandywine Commons Ii, Wilmington, DE 19803
 14394421 +Verizon Wireless, Po Box 49, Lakeland, FL 33802-0049
 14688091 +Wilmington Savings Fund Society, FSB, et al, c/o Carrington Mortgage Services, LLC,
 1600 South Douglass Road, Anaheim, CA 92806-5948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 28 2017 01:16:52
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
 14394397 +E-mail/Text: bankruptcy@caavps.com Nov 28 2017 01:00:45 Cavalry Portfolio Serv,
 Po Box 27288, Tempe, AZ 85285-7288
 14678694 +E-mail/Text: bankruptcy@caavps.com Nov 28 2017 01:00:45 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 14394398 +E-mail/Text: draible@chfcu.org Nov 28 2017 01:00:48 Century Heritage Fcu, 9 S 2nd St,
 Duquesne, PA 15110-1147
 14394401 +E-mail/PDF: creditonebknotifications@resurgent.com Nov 28 2017 00:57:43 Credit One Bank Na,
 Po Box 98875, Las Vegas, NV 89193-8875
 14394404 +E-mail/Text: bknotice@ercollections.com Nov 28 2017 01:00:31 Enhanced Recovery Co L,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 14413628 E-mail/Text: cio.bncmail@irs.gov Nov 28 2017 00:59:55 Internal Revenue Service,
 Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
 14394408 E-mail/Text: JCAP_BNC_Notices@jcap.com Nov 28 2017 01:00:40 Jefferson Capital Syst,
 16 Mclelland Rd, Saint Cloud, MN 56303
 14394409 +E-mail/Text: processing@keybridged.com Nov 28 2017 01:00:53 Key Bridge,
 2348 Baton Rouge, Lima, OH 45805-1167
 14678321 +E-mail/Text: bankruptcydpt@mcsmc.com Nov 28 2017 01:00:21 MIDLAND FUNDING LLC,
 PO BOX 2011, WARREN, MI 48090-2011
 14394411 +E-mail/Text: bankruptcydpt@mcsmc.com Nov 28 2017 01:00:21 Midland Funding,
 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
 14394413 +E-mail/Text: bankruptcy@sccompanies.com Nov 28 2017 01:01:29 Midnight Velvet,
 1112 7th Ave, Monroe, WI 53566-1364
 14423268 E-mail/PDF: cbp@onemainfinancial.com Nov 28 2017 00:58:01 ONEMAIN, P.O. BOX 3251,
 EVANSVILLE, IN 47731-3251
 14394415 +E-mail/PDF: cbp@onemainfinancial.com Nov 28 2017 00:58:01 Onemain Fi, 6801 Colwell Blvd,
 Irving, TX 75039-3198
 14666145 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 28 2017 01:04:09
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14713632 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 28 2017 01:04:10
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

District/off: 0315-2

User: jhel
Form ID: 149

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Total Noticed: 46

Date Rcvd: Nov 27, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14394417 +E-mail/Text: tvincequerra@chromeacu.org Nov 28 2017 01:00:58 Pittsburgh Central Fcu,
2601 Wexford Bayne Rd, Sewickley, PA 15143-4029
14394418 +E-mail/PDF: gecsed@recoverycorp.com Nov 28 2017 00:58:28 Synch/jcp, Po Box 965007,
Orlando, FL 32896-5007
14394422 +E-mail/Text: bnc-bluestem@quantum3group.com Nov 28 2017 01:00:58 Webbank/fingerhut,
6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wilmington Savings Fund Society, FSB, as trustee o
cr* +Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
14394386* ++AARON S INC, PO BOX 100039, KENNESAW GA 30156-9239
(address filed with court: Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw,
Kennesaw, GA 30144)
14394387* ++AARON S INC, PO BOX 100039, KENNESAW GA 30156-9239
(address filed with court: Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw,
Kennesaw, GA 30144)
14394388* ++AARON S INC, PO BOX 100039, KENNESAW GA 30156-9239
(address filed with court: Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw,
Kennesaw, GA 30144)
14394389* ++AARON S INC, PO BOX 100039, KENNESAW GA 30156-9239
(address filed with court: Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw,
Kennesaw, GA 30144)
14394390* ++AARON S INC, PO BOX 100039, KENNESAW GA 30156-9239
(address filed with court: Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw,
Kennesaw, GA 30144)
14394391* ++AARON S INC, PO BOX 100039, KENNESAW GA 30156-9239
(address filed with court: Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw,
Kennesaw, GA 30144)
14394384* ++AARON S INC, PO BOX 100039, KENNESAW GA 30156-9239
(address filed with court: Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw,
Kennesaw, GA 30144)
14394385* ++AARON S INC, PO BOX 100039, KENNESAW GA 30156-9239
(address filed with court: Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw,
Kennesaw, GA 30144)
14519280* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853
14394395* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,
Richmond, VA 23238)
14413617* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,
Richmond, VA 23238)
14413618* +Carrington Mortgage Se, 1600 S Douglass Rd Ste 2, Anaheim, CA 92806-5951
14413619* +Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
14413620* +Clear Spring Loan Serv, 18451 N Dallas Pkwy Ste, Dallas, TX 75287-5202
14413622* +Credit Acceptance, Po Box 513, Southfield, MI 48037-0513
14394402* +Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
14413623* +Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
14413624* +Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14413625* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14413626* +Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14413627* +Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
14413629* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue,
Room 727, Pittsburgh, PA 15222-4107
14413630* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Syst, 16 Mclelland Rd, Saint Cloud, MN 56303)
14394410* +Key Bridge, 2348 Baton Rouge, Lima, OH 45805-1167
14413631* +Key Bridge, 2348 Baton Rouge, Lima, OH 45805-1167
14394412* +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
14413632* +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
14413633* +Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
14413634* +Midwest Recovery Syste, 2747 W Clay Street, Saint Charles, MO 63301-2557
14394416* +Onemain Fi, 6801 Colwell Blvd, Irving, TX 75039-3198
14413636* +Onemain Fi, 6801 Colwell Blvd, Irving, TX 75039-3198
14413637* +Verizon Wireless, Po Box 49, Lakeland, FL 33802-0049
14413638* +Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTALS: 1, * 34, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: jhel
Form ID: 149

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, as trustee of
Stanwich Mortgage Loan Trust A bkgroup@kmlawgroup.com
Lawrence W. Willis on behalf of Joint Debtor Christine Pope help@urfreshstrt.com,
urfreshstrt@gmail.com
Lawrence W. Willis on behalf of Debtor Dean R Pope help@urfreshstrt.com, urfreshstrt@gmail.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 6